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EXAMINER
COLBERT, ELLA

ART UNIT	PAPER NUMBER
3624	

DATE MAILED: 05/09/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 07-01)

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _17 October 2002_ .

2a)☒ This action is **FINAL**.   2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-4,6-11,13,14 and 16_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-4,6-11,13,14 and 16_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____ .

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

    a) ☐ The translation of the foreign language provisional application has been received.

15)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .

4)☐ Interview Summary (PTO-413) Paper No(s). _____ .

5)☐ Notice of Informal Patent Application (PTO-152)

6)☐ Other: .

DETAILED ACTION

1.   Claims 1-4, 6-11, 13, 14, and newly added claim 16 are pending. Claim 15 has been cancelled, claim 16 has been added, and claims 1-4 and 6-13 have been amended in this communication originally filed 10/17/02 entered as Amendment C and Extension of Time, paper no. 15.

2.   The 35 U.S. C. 112 first paragraph and 35 U.S.C. 112 second paragraph rejections have been overcome by the cancellation of claim 15 and is hereby withdrawn.

3.   The Examiner and group art unit handling your case has changed. The Examiner is Ella Colbert and the new art unit is 3624. Please use the current examiner and art unit information to assist us in matching papers.

4.   The amendment filed 10/17/03 is objected to under 35 U.S.C. 132 because it introduces new matter into the disclosure. 35 U.S.C. 132 states that no amendment shall introduce new matter into the disclosure of the invention. The added material which is not supported by the original disclosure is as follows: "the processor computer transmits the authorization indication contemporaneously with the selection of the check payment option". The Examiner does not find in Applicants' Specification "a processor computer". In particular, a "processor computer" performing the function of claim 16. Applicants' are respectfully requested to point out in the Specification the processor computer transmitting the authorization indication contemporaneously with the selection of the check payment option."

        Applicant is required to cancel the new matter in the reply to this Office Action.

Claim Rejections - 35 USC § 103

5.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or

described as set forth in section 102 of this title, if the differences between the subject

matter sought to be patented and the prior art are such that the subject matter as a

whole would have been obvious at the time the invention was made to a person having

ordinary skill in the art to which said subject matter pertains. Patentability shall not be

negatived by the manner in which the invention was made.

6.   Claims 1-4, 6-7, 10-11, 13-14, and 16 are rejected under 35 U.S.C. 103(a) as

being unpatentable over Pollin, US Patent No. 6,041,315 A, issued 0312000 in view of

Rowney, US Patent No. 5,987,132 A, issued 1111999.

7.   Per independent claim 1; Pollin discloses check transport system comprising: a

merchant computer programmed to communicate with the Internet to create an Internet

site (via a catalogue -- "mail order"-column 7, lines 20-25) listing products for sale and

indicating an option for payment by check drawn on funds held by a third party bank;

("Bank"-FIG. 7); a computer configured to select a check payment option ("automated

draft production system"-column 4, lines 46-50), a customer computer communicating

with the merchant computer to identify the product desired to be purchased and to

select the check payment option, the customer computer further transmitting at least

one unique customer identifier ("The debtor's name, address, telephone number,

description of the debt, and the amount are typically already known to the collection

agent) over the Internet. In the case of use of this system for mail or telephone orders of

goods and services, this information will be obtained by the person receiving the order

and entered into the system"-column 7, lines 18-25); and a processor computer

programmed to receive at least one customer identifier from the merchant computer in

response to a selection of the check payment option ("entered into the system"-column

7, line 25), the processor computer further including a data structure matching the

customer identifier to at least one statistical element indicating a probability of a

payment obligation by the customer being honored ("A zip code database may include

empirical or statistical information on the prevalence of check fraud originating in that

zip code. This information will be particularly useful in cases where the present system

is used as a payment mechanism for mail or telephone orders. The debtors zip code is

one which has, and based on that matching statistical element transmitting to the

merchant computer an authorization indication indicating whether check payment for the

product should be accepted"-column 10, lines 35-40 et seq., "database of overdrawn

account numbers and names and addresses of bad check passers"-column 10, lines

45-40; and "obtaining a check guarantee from a firm specializing in such transactions" -

column 10, lines 44-45) and generating a printed check including the customer's name,

the third party bank name, a check amount, and further including bank routing

information(FIG. 10); whereby the printed check may be processed using standard

check processing channels (abstract). Pollin lacks, however, an explicit illustration of

ordering online, it is directed principally to telephone mail ordering. However it does

explicitly suggest embodying networking technologies ("local area network, packet

switching system, cellular telephone..."-column 14, lines 40-49).

Rowney demonstrates: an Internet-based payment validation system comprising a

merchant computer ("on line catalogue information on the merchants World Wide Web

page"-column 135, lines 11-15; element 130--FIG. 1 B; :merchant web site 180"--FIG.

1 C); programmed to communicate with the Internet to create an Internet site listing A

product for sale ("browser to view on line catalogue information"-page 135, lines 10-15)

and indicating a option to pay by check ("means of payment has been selected..."-

column 135, lines 27-30; "Payment instruments could include... CHECK, SMARTCARD,

or DEBIT CARDS"--Column 141, lines 35-40) from funds held by a third party (inherent

in "Echeck"--col. 24, lines 45-50); a customer computer programmed to communicate

on the Internet and to communicate with the merchant computer (element 120--FIG. 1

B; consumer desktop 186--FIG. 1 C) to identify the product desired ("select the items to

be purchased"-column 135, lines 15-20) to be purchased and to select the check

payment option ("means of payment has been selected"--column 135, lines 26-30). It

would have been obvious to a Person Having Ordinary Skill In the Art at the time of the

invention, i.e., PHOSITA, to combine the online ordering system of Rowney with the

check acceptance system of Pollin, by accepting the information required to process

Pollin's check online in a mail ordering system such as disclosed in Rowney, in order to

"improve access to mail order goods and services for those who do not have a credit

card" (See e.g., Pollin, column 16, lines 50-55). Further motivation to combine would

have been in order to reach a wider customer base, e.g., Internet users. Further

motivation to combine would have resulted from the observation that both Rowney and

Pollin as relied upon were directed to the same technical field of endeavor, i.e., paying

for mail order-goods and services. Further motivation to combine would have resulted

from the inherent analogy between telephone and internet ordering, i.e., Internet

retailing would have been recognized at least in part as analogous to the catalogue

retailing business, and thus similar methods would have been recognized as desirable

to port Internet e-cataloguing because the online ordering of Rowney, for example,

would have been an electronic (automated) counterpart to prior-art printed catalogues.

8.   Per dependent claim 2, Pollin and Rowney disclose all elements as applied in the

rejection of independent claim 1, supra. Pollin further discloses: a statistical element

selected from a group consisting of a total price of the identified product, the price and

timing of previous purchases of other products using the unique customer identifier, the

type of identified product and the occurrence of any dishonored payment associated

with the previous transactions using the customer identifier ("... the software may

compare the payer and/ or account information to a 'negative database' listing "column

12, lines 19-25). It is noted that this is a Markush claim which requires only one of the

recited elements. --One acceptable form of an alterative expression is commonly

referred to as a Markush group, recites members as being 'selected from a group

consisting of A, B, and C--See Ex pane Markush, 1925 C.D. 126 (Comm'r Pat. 1925).

9.   Per dependent claim 3, Pollin and Rowney demonstrates all elements as applied

in the rejection of independent claim 1, supra. Pollin further discloses:

(1) an indication of not authorized, indicating that the acceptance of a check is not advised ("check authorization"-column 12, line 14), (3) an indication of authorized with a guarantee indicating that the amount of the check will be guaranteed ("check guarantees"-column 12, line 15). Per (2), Pollin fails to explicitly recite authorizing a check without guarantee, however this is implied, since a check is explicitly done to provide "on-line check guarantees", and "determining whether sufficient funds are available"-column 12, lines 19-20). "In considering the disclosure of a reference, it is proper to take into account... the inferences which one skilled in the art would be reasonably expected to draw therefrom"-In re Prada, 401 F.2d 825, 159 USPQ 342, 344 (CCPA1968) cited in MPEP 2144.01. Further, Rowney explicitly discloses accepting a payment instrument based on the merchants acceptance of risk("allows a merchant to conditionally decide on the authorization or rejection of credit under a particular payment instrument based on their risk level and the merchants ability of the cardholder to pay"--column 141, lines 45-51). It would have been obvious to PHOSITA at the time of the invention to include an indication of no guarantee, but availability of funds and subject to the merchant's discretion in Pollin and Rowney, because it is implied by the disclosure of Pollin, and in order to help a merchant to make an informed decision to accept a check even if a guarantee is not available. Further motivation to do this would have been in order to allow a merchant to accept a minimal risk when the risk was low, e.g., for small sum transactions, and in order to allow a merchant to make a decision on additional information, e.g., a personal relationship with the buyer, when the buyer had no history of passing bad checks.

10.   Per dependent claim 4, Pollin and Rowney demonstrates all elements as applied in the rejection of independent claim 1, supra. Pollin further discloses: "printing of the check" ("stand-alone system for printing drafts"-column 3, lines 62-65).

11.   Per dependent claim 6, Rowney and Pollin demonstrates all elements as applied din the rejection on independent claim 1, supra. Pollin further discloses phone number ("telephone number"-column 7, line 20), and bank routing number ("ABA number"-column 7, lines 25-26). It is noted that this is a Markush claim which requires only one of the recited elements. --One acceptable form of an alterative expression is commonly referred to as a Markush group, recites members as being selected from a group consisting of A, B, and C--See Ex parte Markush, 1925 C.D. 126 (Comm'r Pat. 1925).

12.   Per dependent claim 7, Rowney and Pollin demonstrates all elements as applied in the rejection of independent claim 1, supra. Pollin further discloses obtaining a bank outing code and providing the customer with a portion of the unique identifier ("ABA number is found... [providing] financial institution name"-column 9, lines 48-53). Examiner's note: at minimum the check is returned to the customer.

13.   Per dependent claim 10, Rowney and Pollin demonstrates all elements as applied in the rejection of independent claim 1, supra. Pollin further discloses "statistical elements based on the occurrence of previously dishonored payments (" negative database' listing names and addresses... other identifying information of persons who have drawn bad checks"-column 12, lines 19-25).

14.   Per dependent claim 11, "Official Notice" is hereby taken that it notoriously well-known to present a drivers license number as identification when cashing a check. It

would have been obvious to PHOSITA at the time of the invention to include a driver's

license number in the system of Pollin and Rowney in order to further verify the identity

of the buyer, and in order to increase chances of collecting a bad check.

15.   Per dependent claim 13, Pollin further discloses "telephone number"-column 7,

line 20; "ABA number, account number, and next check number is obtained from the

debtor"-column 7, lines 25-30.

It is noted that this is a Markush claim which requires only one of the recited elements. -

-One acceptable form of an alterative expression is commonly referred to as a Markush

group, recites members as being 'selected from a group consisting of A, B, and C--See

Ex parte Markush, 1925 C.D. 126 (Comm'r Pat. 1925).

16.   Per dependent claim 14, Pollin further discloses matching the customer identifier

to the bank name, customer name and bank routing information ("level of verification for

such drafts"-column 4, lines 14-1; "periodic payments"-column 8, lines 55-56; "ABA

number is found in the database... displays financial information"-column 9, lines 4954).

Per dependent claim 16, Pollin did not teach, wherein the processor computer

transmits the authorization indication contemporaneously with the selection of the check

payment option. Rowney discloses, wherein the processor computer transmits the

authorization indication contemporaneously with the selection of the check payment

option (col. 15, lines 62-67, col. 16, lines 1-2, col. 24, lines 1-2, and col. 25, lines 1-20).

It would have been obvious to one having ordinary skill in the art at the time the

invention was made to have the processor computer transmit the authorization

indication contemporaneously with the selection of the check payment option and to

modify in Pollin because such a modification would allow Pollin to have a choice of

payment instruments such as an electronic check, a debit card, a credit card, a micro-

payment, an electronic coin, or a smart card based on a personal preference.

17.   Claims 8-9 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Pollin, US Patent No. 6,041,315 A, issued 0312000 in view of Rowney, US Patent No.

5,987,132 A, issued 1111999, and further in view of Templeton et al., US Patent No.

5,679,940, issued 1011997

18.   Per dependent claim 8, Pollin and Rowney et al fails to wherein the statistical

element is based on a total price of the identified product.

Templeton teaches that transactions that do not involve a lot of money are low risk

transactions. It further teaches using this as a criteria for evaluating risk in accepting

checks ("in the case of low risk transactions, which typically involve checks written for

small amounts of money, the risk of loss may not justify the delay and communications

costs associated with obtaining an on-line authorization indicia from the authorization

host computer. Accordingly, a merchant may be able to reduce the costs and

inconvenience by not requesting authorization indicia from the check acceptance

service if a check is below a predetermined amount, or floor limit. In such cases, some

check acceptance services provide check guarantee and require only that the merchant

keep a log of the accepted checks that fall below the floor limit. "--col. 2, lines 30-41"). It

would therefore have been obvious to PHOSITA at the time of the invention to employ

total price as a risk factor in the invention of Pollin and Rowney because as it was

taught by Templeton, low price transactions were low risk, and thus transaction amount would have been a good indication of risk involved in a check transaction of Rowney.

19.   Per dependent claim 9, Rowney lacks a teaching of evaluation transaction risk via price and timing. Templeton teaches price (col. 2, lines 30-42) and timing col. 13, lines 35-67. It would have been obvious to PHOSITA at the time of the invention to use price and timing as evaluation criteria for e-check risk in Rowney, because Rowney teaches predicting risk in an e-check transaction; and Templeton teaches that these factors provided a good predictive model for echeck transactions, and therefore it would have been obvious to PHOSITA at the time of the invention to employ timing of previous transaction in the risk evaluation method of the combined device, e.g., by using these factors to make a secision on guaranteeing the check, in order to increase the accuracy of risk prediction of Pollin and Rowney.

Response to Arguments

20.   Applicants' arguments filed 10/17/02 have been fully considered but they are not persuasive.

1.   Applicants' argue: If the Examiner is proposing that the debt collector is a merchant, the product and customer should be clearly identified and in any case, the Examiner cannot use the debt collector's computer to also satisfy claim elements of the "processor computer" as the Examiner is currently doing has been considered but is not persuasive based on the Examiner does not find in Applicants' Specification disclosure or suggestion of a "processor computer". The Applicants' fail to appreciate the breadth of the claims. In particular, "processor computer" because a "processor computer" in

this instance can be any computer which processes payment transactions or as defined

a "central processing unit, microprocessor." A central processing unit by definition is

"the computational and control unit of a computer. The central processing unit is the

device that interprets and executes instructions. A microprocessor by definition is "a

central processing unit (CPU) on a single chip. A "processor computer" is old and well-

known in the computer art. If Applicants' mean something other than what has been

defined, they are respectfully requested to clarify it in the claim language and in the

Specification.

2.   Applicants' argue: In Pollin, there is no "Internet site listing products"

according to the ordinary meaning of those words has been considered but is not

persuasive because Pollin is interpreted as teaching a check transport system

comprising: a merchant computer programmed to communicate with a customer via a

catologue ("mail order'-column 7, lines 20-25) listing products for sale and indicating an

option for payment by check drawn on funds held by a third party bank; ("Bank"-FIG. 7);

a computer configured to select a check payment option ("automated draft production

system"-column 4, lines 46-50), the customer computer further transmitting at least one

unique customer ("The debtor's name, address, telephone number, description of the

debt, and the amount are typically already known to the collection agent. In the case of

use of this system for mail or telephone orders of goods and services, this information

will be obtained by the person receiving the order and entered into the system"-column

7, lines 18-25). Rowney discloses an Internet site and list in fig. 18A (1822, 1824, 1826)

and fig. 29- fig. 34).

3.   Applicants' argue: In Pollin, there is no "direct payment" option for Internet

purchases according to the ordinary meaning of those words has been considered but

is not persuasive because claims 1-4, 6, 7, 10, 11, 13, 14, and 16 are not interpreted as

disclosing, suggesting or reciting a "direct payment" option for Internet purchases".

Applicants' are respectfully requested to point out in the claim limitations and the

Specification a "direct payment" option for Internet purchases".

4.   Applicants' argue: In Pollin, there is no "customer computer" according to

the ordinary meaning of those words" has been considered but is not persuasive based

on Rowney not Pollin disclosed a "customer computer" in Fig 1B, element 120:

consumer desktop 186 – Fig. 1C. Pollin was not used in the rejection to disclose a

"customer computer."

5.   Applicants' argue: In Pollin, there is no transmitting on the Internet to

"identify products" for purchase or to provide a "unique customer identifier" according to

the ordinary meaning of those words" has been considered but is not persuasive

because Pollin is interpreted as teaching transmitting on the Internet to "identify

products" for purchase and a "unique customer identifier" (the debtor's (customer's)

name, address, telephone number, description of the debt, and the amount are typically

already known to the collection agent. In the case of use of this system for mail or

telephone orders of goods and services, this information will be obtained by the person

receiving the order and entered into the system" –column 7, lines 18-25).

6.   Applicants' argue: In Pollin there is no "processor computer ...

transmitting to the merchant computer an authorization indication indicating whether

check payment for the product should be accepted" according to the ordinary meaning

of those words" has been considered but is not persuasive because the Examiner

interprets Pollin as teaching, a processor computer programmed to receive (transmit) at

least one customer identifier from the merchant computer in response to a selection of

the payment by check option ("entered into the system"-column 7, line 25), the

processor computer further including a data structure matching the customer identifier

to at least one statistical element indicating a probability of a payment obligation by the

customer being honored (°A zip code database may include empirical or statistical

information on the prevalence of check fraud originating in that zip code. This

information will be particularly useful in cases where the present system is used as a

payment mechanism for mail or telephone orders. Rowney discloses a "merchant

computer" ("on line catalogue information on the merchants World Wide Web page" –

column 135, lines 11-15; element 130 – Fig. 1B. Rowney explicitly discloses accepting

a payment instrument based on the merchants acceptance of risk("allows a merchant to

conditionally decide on the authorization or rejection of credit under a particular

payment instrument based on their risk level and the merchants ability of the cardholder

to pay"--column 141, lines 45-51). It would have been obvious to PHOSITA at the time

of the invention to include an indication of no guarantee, but availability of funds and

subject to the merchant's discretion in Pollin and Rowney, because it is implied by the

disclosure of Pollin, and in order to help a merchant to make an informed decision to

accept a check even if a guarantee is not available.

Applicants' argue: There is no teaching or suggestion for the particular

combination of Rowney and Pollin now proposed by the Examiner and for the particular

combination of portions of Pollin and Rowney that have been selected by the Examiner

has been considered but is not persuasive based on the Examiner recognizes that

obviousness can only be established by combining or modifying the teachings of the

prior art to produce the claimed invention where there is some teaching, suggestion, or

motivation to do so found either in the references themselves or in the knowledge

generally available to one of ordinary skill in the art. See *In re Fine*, 837 F.2d 1071, 5

USPQ2d 1596 (Fed. Cir. 1988)and *In re Jones*, 958 F.2d 347, 21 USPQ2d 1941 (Fed.

Cir. 1992). In this case, Pollin teaches, a check transport system comprising a

merchant computer programmed to communicate with a customer, a catalogue listing

products for sale, an option for payment by check, a customer computer, a processor

computer, a customer unique identifier, generating a printed check, matching the

customer identifier to the bank name, customer name, and bank routing information,

and Rowney discloses an Internet-based payment validation system, a merchant

computer, an Internet site, accepting a payment instrument based on the merchants

acceptance risk. The Examiner interprets that together, Pollin and Rowney teach

Applicants' claimed invention.

In conclusion: Under Section 103 of Title 35 of the United States Code, the

Examiner carefully drew up a correspondence between each of Applicants' claimed

limitations and one or more referenced passages in Pollin, Rowney, and Templeton.

The Examiner is entitled to give claim limitations their broadest reasonable

interpretation in light of the Specification (see below):

2111   Claim Interpretation; Broadest Reasonable Interpretation [R-1]

>CLAIMS MUST BE GIVEN THEIR BROADEST REASONABLE INTERPRETATION

*During patent examination, the pending claims must be "given the broadest
reasonable interpretation consistent with the specification." Applicant always has the
opportunity to amend the claims during prosecution and broad interpretation by the
examiner reduces the possibility that the claim, once issued, will be interpreted more
broadly than is justified. In re Prater, 162 USPQ 541,550-51 (CCPA 1969).<*

Although the claims are interpreted in light of the specification, limitations from

the specification are not read into the claims. See *In re Van Genus*, 988 F.d. 1181, 26

USPQ2d 1057 (Fed. Cir. 1993).

Conclusion

21.   **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time

policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

the advisory action. In no event, however, will the statutory period for reply expire later

than SIX MONTHS from the mailing date of this final action.

Inquiries

22.   Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Ella Colbert whose telephone number is 703-308-7064.

The examiner can normally be reached on Monday-Thursday from 6:30 am -5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Vincent Millin can be reached on 703-308-1038. The fax phone numbers

for the organization where this application or proceeding is assigned are 703-305-7687

for Official communications and 703-746-5622 for Unofficial communications.

Any inquiry of a general nature or relating to the status of this application or

proceeding should be directed to the receptionist whose telephone number is 703-308-

1113.

/E. Colbert
May 1, 2003

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600